

SEVERN SAVINGS BANK FSB

	CPP Disbursement Date 11/21/2008	Cert 32367	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$959	\$897	-6.5%		
Loans	\$793	\$708	-10.7%		
Construction & development	\$183	\$142	-22.3%		
Closed-end 1-4 family residential	\$319	\$294	-7.8%		
Home equity	\$60	\$53	-10.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-29.1%		
Commercial & Industrial	\$12	\$9	-22.9%		
Commercial real estate	\$208	\$199	-4.1%		
Unused commitments	\$61	\$56	-8.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-33.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$54	\$77	42.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$838	\$774	-7.6%		
Deposits	\$722	\$658	-8.9%		
Total other borrowings	\$115	\$115	0.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$120	\$122	1.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	13.0%	--		
Tier 1 risk based capital ratio	15.6%	17.2%	--		
Total risk based capital ratio	16.8%	18.4%	--		
Return on equity ¹	2.5%	3.6%	--		
Return on assets ¹	0.3%	0.5%	--		
Net interest margin ¹	3.5%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.0%	51.0%	--		
Loss provision to net charge-offs (qtr)	59.4%	-829.4%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.1%	10.3%	0.2%	-1.7%	--
Closed-end 1-4 family residential	5.6%	2.4%	0.4%	0.1%	--
Home equity	3.0%	3.5%	0.3%	2.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.2%	4.0%	0.0%	57.6%	--
Commercial & Industrial	2.9%	0.1%	0.0%	-1.5%	--
Commercial real estate	0.9%	0.9%	0.1%	0.1%	--
Total loans	4.4%	3.6%	0.3%	0.0%	--